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Moody on The Market

Pat Moody

St. Joseph Township Trustees voice support for regional transit authority

The St. Joseph Township Board of Trustees has approved a resolution of support for the creation of a new regional transit authority that could eventually replace the Twin Cities Area Transportation Authority (TCATA) and Berrien Bus.

Trustees on Monday heard from Berrien County Community Development Director Dan Fette about the ongoing effort to launch a transit authority as the state threatens to pull funding from TCATA and Benton Harbor's Dial A ride service. He said what's planned is a service offering rides throughout the county and using TCATA and Berrien Bus, at least to start.

Fette said the authority would be governed by a board of nine to eleven members.

For the time being, Fette said the third transit service currently operating in Berrien County, Niles Dial a Ride, might be viewed as a potential component of this new regional service, but the immediate plan isn't necessarily to absorb it.

"Ultimately, ideally, Niles Dial a Ride becomes part of this as well. But Niles Dial a Ride is actually functioning at a pretty high level. They're operating within their budget. They provide the services relatively well. They're not the critical issue right now."

For now, Fette said the county is only asking Niles Dial A Ride not to opt out of the concept before it even gets off the ground.

Fette was there to ask St. Joseph Township Trustees for a signal of support so the regional transit idea can continue to move forward. They did so, voting to approve a resolution of support later Monday evening.

Fette will now continue his tour of local government meetings throughout the county seeking additional votes of support.

Permit approved for new apartment complex planned in St. Joseph Township

The St. Joseph Township Board of Trustees has approved a special use permit for a new apartment complex proposed at 3150 Niles Road.

We've reported Dutch Developers out of Hudsonville are seeking to construct a complex with 144 units across six buildings on 11

Continued on page 6

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Debbie ***Ramirez***

Senior Director of Impact & Volunteer Engagement ,

United Way of Southwest Michigan

VITA Returns $1.4 Million To Local Residents

Every spring, our VITA volunteers get a front-row seat to something genuinely special. They watch their neighbors walk into a tax appointment a little unsure, and walk out with a weight lifted off their shoulders. That's what United Way of Southwest Michigan's Volunteer Income Tax Assistance program, VITA, does for this community, and this year was no exception.

VITA is a free tax preparation service for individuals and families who earn $67,000 or less in Berrien, Cass, and Van Buren counties. Every return is prepared by

Continued on page 2

Inserts & Promotions

- Dollar General
- Martin's Super Markets
- National SAVE Coupons
- Renewal by Andersen

Inserts may vary by zip code

Ramirez *Continued from cover*

an IRS-certified volunteer, trained in tax law and software, at no cost to the client. It sounds simple, but for the families, working adults, and seniors we serve, people juggling jobs, kids, tight budgets, and fixed incomes, having a trusted and knowledgeable person sit down with them and make sure they get every dollar they're owed can be genuinely life-changing.

This season, 1,094 clients were served at eight sites across the three-county area, including South Haven, Paw Paw, Niles, Stevensville, Benton Harbor (Benton Harbor Public Library and Michigan Works!), Dowagiac, and Cassopolis. Together, they received over $1.4 million in refunds, a 12% increase in refund dollars from last year. That money goes right back into our local economy, into grocery carts and utility bills and car repairs. It stays here.

None of it happens without our volunteers. This year, 46 people gave over 2,060 hours of their time to make this program run, a contribution valued at more than $71,000. These aren't tax professionals looking to build a client base. They're your neighbors: retirees, college students, working professionals who simply want to help. They go through training, earn their IRS certification, and show up week after week ready to serve. Sara Barlow, our Impact Project Coordinator who runs the VITA program day to day, puts it best: watching someone light up when they see their refund amount is the reward. She sees it every single season.

This season also gave us a chance to pause and honor someone who embodied that spirit more than anyone connected to this work. Linda Thomson volunteered with VITA for nearly 30 years. She prepared more than 125 returns annually, logged more than 200 hours every season, mentored the volunteers around her, and helped return more than $150,000 in refunds to the families she served. This past April, at United Way's Annual Celebration, Linda was recognized posthumously with the inaugural Volunteer United Excellence in Service Award. Her son Kyle was there to accept it on her behalf.

Linda didn't do it for recognition. She did it because she believed that people deserve help navigating a complicated system, and she had the skills to provide it. The volunteers who stepped up this season to carry that work forward are doing the same thing. They're honoring her without even knowing it.

We are always looking for more people to join the VITA team. You do not need a background in finance or accounting. You just need a willingness to learn and a desire to serve. Training is provided, certification is straightforward, and the impact is real.

To be part of the VITA team for next season, please reach out to Sara Barlow at sara.barlow@uwsm.org or (269) 982-4029. We'd love to have you.

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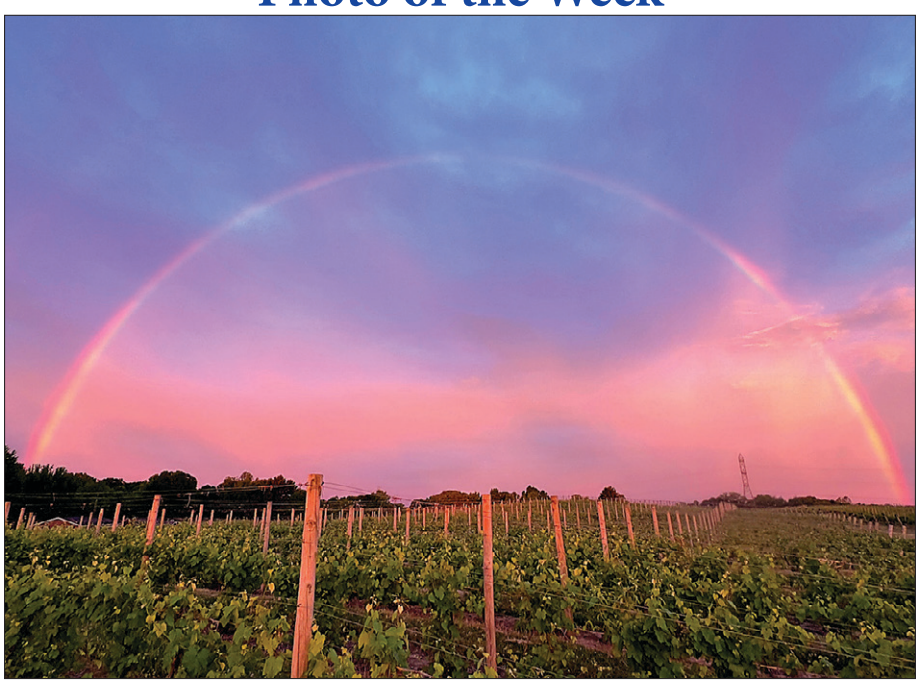
Photo of the Week



Grapes Under Grace

Photo by Chris Loose-Randall

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Photos must be horizontal orientation to be considered for Photo of the Week.

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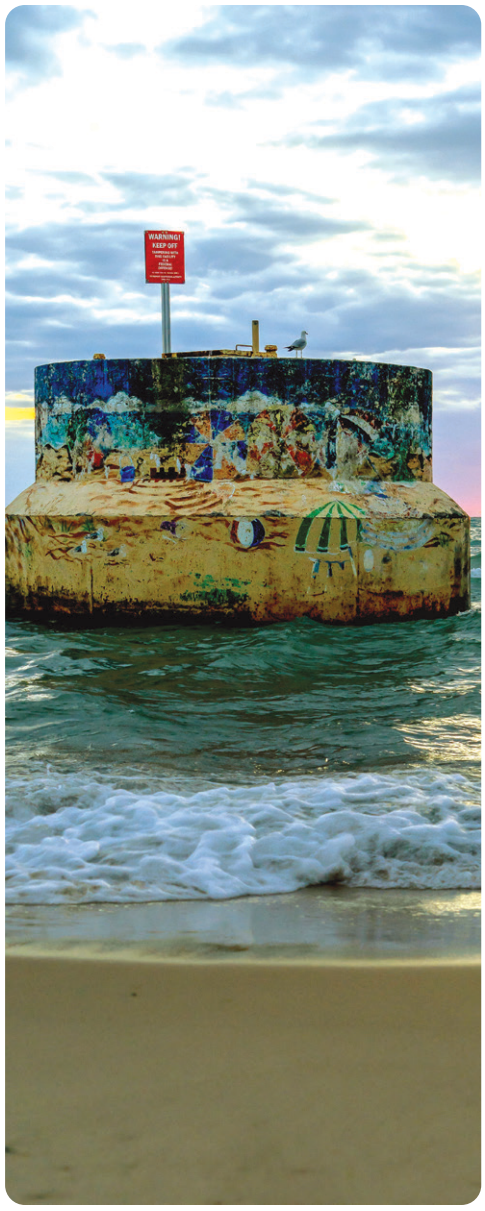
Sunday, August 2, 2026 – The Vickie Page Band
Sunday, August 16, 2026 – Genna & Jesse
Sunday, August 30, 2026 – 6pm – Blue Shoes
Sunday, September 6, 2026 – 6pm – Jon Hayes (Duo)

The Courtyard Concerts:
The City of Bridgman is excited to share that improvements are underway at the Downtown Bridgman Courtyard! As part of this enhancement project – funded by the MDOT Shared Streets and Spaces Grant – the courtyard will be receiving upgrades designed to create an even more welcoming and enjoyable space for the community.
While this means we will be taking a break from hosting live music at the courtyard this summer, there's a lot to look forward to. These improvements are all about making the space better than ever, and we can't wait to welcome residents and visitors back to a refreshed and vibrant downtown gathering spot in the near future.
We appreciate everyone's patience and support as we invest in the future of this beloved community space!

Celebrate Bridgman
Saturday, July 11, 2026
Bridgman 5k Run/Walk, 10k Run, & 1.1 Mile Fun Run
• Join Bridgman Cross Country and Track & Field Teams
• 7:00 am – Packet Pick-up & Late Registration
• 8:00 am – 1.1 Mile Fun Run
• 8:30 am – 5k Run/Walk & 10k Run
Sign Up Here: https://runsignup.com/Race/Mi/Bridgman/5k10k
• 10:00 – 2:00 pm – Autos & Ales car show – Haymarket Brewery and Taproom
Watch for more information on the



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• 11:00 – 2:00 pm – Kids Crafts and Games at the Bridgman Courtyard – hosted by
Library & Friends
• 2:00 - Parade through downtown Bridgman – Application to join @ Bridgman.org
• 4:00 – 11:00 pm – Street Dance at the Bridgman Courtyard

The Street Dance is a cash only event. Tickets can be purchased online at Greater Bridgman Chamber and Growth Alliance Facebook page or at D'Agostino's Navajo Restaurant, Harding's Friendly Market in Bridgman, Transient Artisan Ales, or
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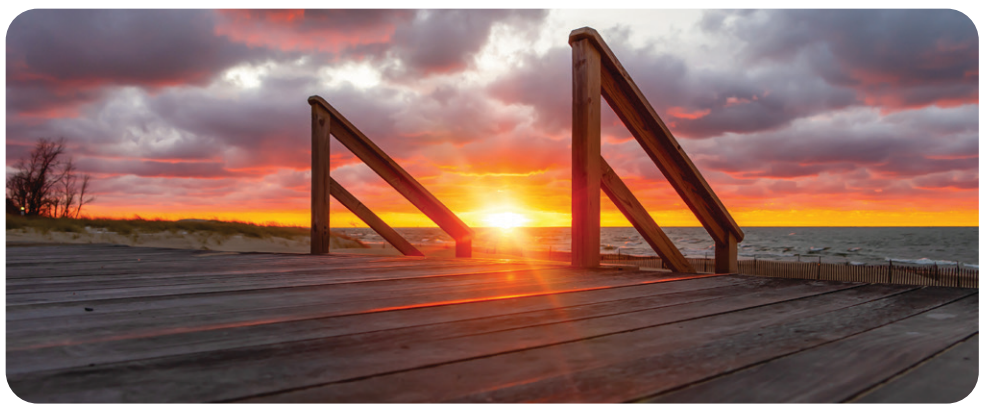

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(Substitute protein for no extra charge.)

Steak Fajita Wrap $20
A warm tortilla loaded with savory ribeye steak, lettuce, roasted peppers, sweet corn, fresh pico de gallo, and melted shredded cheese. Served with crisp house-made chips and a pickle spear.

Moody *Continued from cover*

acres of property currently owned by the Blue Roof Church.

The developer's Ben Striegle told township trustees Monday the location is attractive given its proximity to I-94, while the development is in line with the township's goal of attracting more housing.

"Last year, exactly a year ago, I met with Andrew Haan from Cornerstone Alliance," Striegle said. "We went on a little tour of Berrien County, which is really nice, and he was just sharing with me some of the stats of just what the need was for housing. And there was a tremendous need."

Striegle said the new complex will be a mix of two-bed, two-bath and one-bed, two-bath units, all intended to be high quality.

"I'm not saying we use gold or marble, but we use high quality products in the home. Real wood flooring, real wood trim. We

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don't use anything you can cut with an X-Acto knife. Hard surface countertops, open floor plans, kind of the modern features that tenants would expect."

Striegle also said the property is attractive because it offers plenty of greenspace.

Striegle also spoke about his company's use of tax increment financing plans in other counties in the past, but it's not clear if it's seeking that status in this case. He said TIFs at other sites have limited who the complex can rent to as they often reserve a certain number of units for residents at or below a certain income threshold.

With the board now approving the permit, Striegle said he hopes to begin construction in the fall, possibly finishing in 16 to 18 months if all goes very smoothly.

Phillip Hosbein joins Sturgis Bank Board of Directors

Sturgis Bank announced the appointment of Phillip Hosbein, CPA, Owner of Tri-County Bookkeepers & CPAs of St. Joseph, to their Board of Directors. Hosbein has been a member of the Sturgis Bank North Berrien County Community Advisory Board since 2023.

Jason Hyska, CEO of Sturgis Bank, said "Phil is a respected community leader who has brought a valuable point of view to our community advisory board. As we grow in our western market, we welcome his perspective on our business communities and how to best serve our customers."

Hosbein graduated Magna Cum Laude from Western Michigan University with a Bachelor of Business Administration degree, majoring in Accounting and minoring in General Business. Following graduation, he worked for BDO Seidman, LLP in Kalamazoo and then became certified as a public accountant.

Phil followed in his father's footsteps and joined the staff at Tri-County Bookkeepers in 1998. Subsequently Phil purchased Tri-County Bookkeepers, as well as several other local practices. He is a member of the Michigan Association of Certified Public Accountants and the Michigan Tax & Accounting Professionals (MTAP) organization. He also serves as the treasurer for the Curious Kids Museum and the Benton Harbor Fruit Market.

Regarding his appointment to the board, Hosbein commented, "I appreciate the independent spirit and community bank focus of Sturgis Bank. I am honored to join the corporate board and serve all of Sturgis Bank's communities."

Morton House to present 'Triumph on the Court: A Celebration of Benton Harbor Basketball'

The Morton House Museum in Benton Harbor is planning a presentation on the his-

Continued on page 8

Don Stuart

Humorist

Plagiarizing My Mom

Every year, around this time, I write about my mom, because of Mother's Day and her birthday, which aren't far apart.

It feels different since she's passed. For one thing, she can't give me any of her "Aw, shucks, you should write about something else." Which was gen-yu-ine shucks-ing, because my mother was right at the top of the list of "People Who Would NEVER Call Attention To Themselves."

Well, tough toenails mom; because I've determined that the tradition of our annual "Let's Embarrass Mom" column shall continue!

I turn for plagiarization – I mean, inspiration – to my Mom's "Grandparent Book" – a project she did for all her grandkids, which includes her personal answers to dozens of questions about her life and times.

Let's begin at the very beginning. The path that led to my Mom's co-authorship of this column began when she met my Dad, an encounter she describes thusly in her "Grandparent Book": "I met him on a blind date in March, 1946, when my dorm at DePauw University had a dance. The dancing area was so dark (one blue light bulb in the corner) that he asked me for another date in the daytime so we could see what each other looked like."

Fortunately she liked what she saw, or I suppose I wouldn't be here.

My Mom remembers this about her wedding day: "Rev. Carl Shafer, the assistant pastor, performed the ceremony, and it was his first wedding. He was young, and was so nervous that he could hardly hold his Bible, his hands were shaking so much."

Of course, Mom was a little excited by that day too, even 50 years later, when she wrote in her "Grandparent Book" that she was also "very neervous." (As a first-grade teacher for 26 years, and an impeccable speller, Mom was never happy I mentioned this. . .she usually grounded me for a few weeks.)

Mom had her five kids in slightly less than nine years, starting in a year I can't mention because it would reveal my big sister's age, and ending in a year I can't mention because it would reveal my little sister's age. And if I reveal them, they would both ground me for life.

Regardless, what happened from that first unmentionable year on became Mom's answer to the "Grandparent Book" question "What was your most important learning experience?" Mom answers, "Raising a family. We tried to be honest and decent parents. We wanted a healthy family, where we would like each other and have fun with each other. Even with disagreements and struggles and frustrations, we could forgive and smile and love each other.

"We found much happiness, even though there were sacrifices and responsibilities along the way. There was joy and happiness in the course of our family life."

To appreciate what kind of person my Mom was, these last few sentences were her way of living to the last. Though her flesh became weak, her spirit still strove to reflect joy and happiness. She showed us her best effort to accept life gracefully and gratefully, reflecting one of her favorite sayings: "Good examples have more value than good advice."

Thanks, Mom, for your life of good examples. I love you.

TakeFiveT5@yahoo.com

Moody *Continued from page 7*

tory of basketball in Benton Harbor for this month.

Museum Director Chuck Jager tells us "Triumph on the Court: A Celebration of Benton Harbor Basketball" will be June 11 at The Secret Garden. They'll have several big figures from Benton Harbor's basketball history on hand.

"The current coach, Coach Corey Sterling, and Paul Wilhite, some former players," Jager said. "Mayor Muhammad is going to be there. Some of the players from the great 1964-1965 state championship team (will be there)."

Jager says basketball has been a proud part of the city's story, and next week's presentation will revive some good memories.

"We're going to watch some highlights from games, see all kinds of memorabilia and trophies, and hear some great stories about Benton Harbor basketball."

The event is a fundraiser for The Story Salon, which is a nonprofit storytelling and oral history organization in Benton Harbor. Jager says it's also a part of the museum's season-long "Old School: A History of Benton Harbor Schools" exhibit, which explores the history of Benton Harbor Area Schools through a series of themed programs.

"Triumph on the Court: A Celebration of Benton Harbor Basketball" will be next Thursday, June 11 from 7 to 9 p.m. at The Secret Garden. You can get tickets by contacting the Morton House Museum or via Eventbright.

Pat Moody
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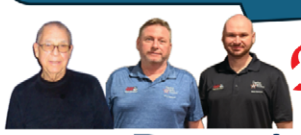
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2019 CHEVROLET BLAZER PREMIER

NOW $19,995

3.6 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 94K Miles, Remote Start, Navigation, New Tires! Power Leather Heated/AC Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keep Assist with Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Black, M25161B

2023 CHEVROLET BLAZER RS AWD

NOW $34,980

3.6 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Sunroof, Wireless Charging Pad, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Red Hot, U26051

2021 FORD F-150 PLATINUM SUPERCREW 4X4

NOW $40,950

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 73K Miles, Security Cover, Bedliner, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Information System, Cross Traffic Alert, Lane Keeping System, Evasive Steering Assist, Post Collision Braking, Reverse Sensing System, 360 Degree Camera, Remote Keyless Entry System, Agate Black, F26110A

2020 FORD EDGE SEL AWD

NOW $19,455

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Star White, U26014A

2019 MAZDA CX-5 GRAND TOURING AWD

NOW $17,995

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 104K Miles, Navigation, Power Leather Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Soul Red Crystal Metallic, M26053A

2024 FORD EXPLORER PLATINUM 4WD

NOW $46,877

3.0 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Only 15,000 Miles! Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Evasion Assist, 360 Degree Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Stone Blue Metallic, F26111A

2022 JEEP GRAND CHEROKEE LIMITED 4X4

NOW $33,518

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2ND Heated Seats, Dual Pane Panoramic Sunroof, Steering Wheel Mounted Shift Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, U26048

2023 JEEP GRAND CHEROKEE LIMITED 4X4

NOW $37,942

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 12,000 Miles! Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2ND Heated Seats, Dual Pane Panoramic Sunroof, Steering Wheel Mounted Shift Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, C26091A

2018 JEEP GRAND CHEROKEE UPLAND EDITION 4X4

NOW $20,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 91K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Power Sunroof, Cross-Traffic Alert, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Bright White, F26067A

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3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 8,000 Miles! Remote Start, Navigation, Black Appearance Package, Memory Power Leatherette Heated Front Seats, Heated Steering Wheel, Dual Pane Panoramic Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Jeep Certified! Baltic Grey Metallic, C26086A

2024 FORD ESCAPE ST LINE AWD

NOW $27,506

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Only 16,000 Miles! Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Sensors, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U26049

2022 FORD EXPLORER XLT 4WD

NOW $28,638

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 71K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Stone Blue Metallic, F26062A

2023 JEEP COMPASS LIMITED 4X4

NOW $26,989

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, Only 25,000 Miles, Remote Start, Navigation, Elite Group, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified, Granite Crystal Metallic, U26047

2023 FORD BRONCO SPORT BIG BEND 4X4

NOW $25,942

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry, Ford Certified! Shadow Black, U26043

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2011 FORD EDGE SPORT AWD

NOW $7,948

3.7 V6 Engine, 6 Speed Automatic, Aluminum Wheels, Only 144,000 Miles! Navigation, Power Heated Front Seats, Panoramic Vista Roof, CD-Player, PowerFold 2ND Row Seats, Blind Spot Monitoring System, Back-Up Camera, Remote Keyless Entry System, Tuxedo Black Metallic, F25271A

WAS $35,944

2022 FORD RANGER LARIAT SUPERCREW 4X4

NOW $35,408

2.3 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 26,000 Miles! Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Leather Front Seats, Adaptive Cruise Control, Blind Spot Information System, Cross Traffic Alert, Lane Keeping System, Forward Sensing System, Pre-Collision Assist, Reverse Sensing and Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, U26030

WAS $39,995

2023 CHEVY SILVERADO K1500 LT CREW CAB 4X4

NOW $39,315

5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 35K Miles! Bedliner, Remote Start, Heated Front Seats, Heated Steering Wheel, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Glacier Blue Metallic, Balance of Factory Warranty, Very Nice! U26026

WAS $52,707

2023 FORD F-150 LIMITED SUPERCREW 4X4

NOW $52,239

3.5 V6 PowerBoost Full-Hybrid Engine, 10 Speed Automatic, Aluminum Wheels, 51K Miles, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, 2ND Row Heated Seats, B+O 18 Speaker Sound System, Panoramic Vista Roof, Wireless Charging Pad, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Information System, Cross Traffic Alert, Rear Parking Aid, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F26106A

WAS $52,995

2025 MERCEDES GLC 350EQ 4MATIC HATCHBACK SUV

NOW $51,995

2.0 Engine, 9 Speed Automatic, Plug-In HYBRID, Aluminum Wheels, Only 7,000 Miles! Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Automatic Parking, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Graphite Grey Metallic, M26055A

WAS $32,995

2024 MAZDA CX-30 2.5 T PR AWD

NOW $30,995

2.5 Turbo Engine, 6 Speed Automatic, Alloy Wheels, Only 10,000 Miles! Power Driver's Seat, Leather Heated Front Seats, Power Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Rear Cross Traffic Alert, Lane Keep Assist, Lane Departure Warning, Smart Brake Support with Pedestrian Detection, Traffic Sign Recognition, Power Liftgate, Remote Keyless Entry System, Mazda Powertrain Warranty Certified! Snowflake White Pearl, S26001

WAS $30,486

2021 JEEP WRANGLER UNLIMITED ALTITUDE 4X4

NOW $28,692

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 47K Miles, Remote Start, Running Boards, Heated Front Seats, Heated Steering Wheel, Black 3-Piece Hardtop, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Snazzberry Pearlcoat, U26001

WAS $40,995

2025 MAZDA CX-70 PREMIUM PLUS PHEV AWD

NOW $38,485

2.5 Gas/Electric Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 10,000 Miles! Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Twin Panel Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Jet Black Mica, C26039A

WAS $29,916

2022 JEEP GRAND CHEROKEE ALTITUDE 4X4

NOW $28,321

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 59K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Bright White, U26023

WAS $21,843

2022 CHRYSLER PACIFICA LIMITED

NOW $20,699

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 120K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, 2ND Row Heated Captain's Chairs, 3RD Row PowerFold Seats, Wireless Charging Pad, Harman Kardon 19 Speaker Sound System, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist with Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Brilliant Black Crystal Pearlcoat, U26011A

WAS $24,853

2022 FORD EDGE TITANIUM AWD

NOW $23,895

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 57K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Burgundy Velvet Metallic, C25140B

WAS $29,968

2021 FORD MAX X

NOW $

3.5 Ecoboost V6 Engine, 10 Wheels, 104K Miles, Remote S er Leather Heated/AC Front 2ND Row Captain's Chairs, 3RD Roof, Blind Spot Monitor, Cr Assist, Lane Departure Warn Rear Parking Aid, Back-Up C Keyless Entry System, Ag

2021 RAM 1500 BIG HORN CREW CAB 4X4 BUILT TO SERVE

NOW $33,989

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 75K Miles, Security Cover, Toolbox, Bedliner, Running Boards, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Flame Red Clearcoat, C26086H

2024 FORD BRONCO SPORT BIG BEND 4X4

NOW $27,999

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 42K Miles, Black Diamond Off Road Package, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Azure Gray Metallic, F26076A

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2023 BUICK ENVISION PREFERRED AWD

NOW $27,487

2.0 Engine, 9 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Premium Sound System, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Summit White, U26033

2023 FORD EDGE SEL AWD

NOW $26,880

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Stone Blue Metallic, U26040

2019 JEEP GRAND CHEROKEE LIMITED 4X4

NOW $20,903

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 83K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Billet Silver Metallic, U26022A

2021 JEEP GLADIATOR SPORT 4X4

NOW $32,599

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 16,000 Miles! Remote Start, Black 3-Piece Hardtop, Heated Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Jeep Certified! Snazzberry Pearlcoat, F26061A

2022 FORD ESCAPE SE AWD

NOW $23,685

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Agate Black Metallic, U26038

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S SPECIALS

WAS $36,838

2022 RAM 1500 BIG HORN CREW CAB 4X4

NOW $35,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 29,000 Miles! Remote Start, Navigation, Sport Appearance Package, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Power Sliding Rear Window, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Delmonico Red Pearlcoat, U26029

WAS $45,386

2021 FORD F-150 PLATINUM SUPERCREW 4X4

NOW $44,625

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 68K Miles, Security Cover, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Moonroof, B&O 18 Speaker Sound System, Wireless Charging Pad, Blind Spot Information System, Cross Traffic Alert, Evasive Steering Assist, Lane Keeping System, Active Park Assist, Reverse Sensing System, 360 Degree Camera, Power Tailgate, Remote Keyless Entry System, Ford Certified! Antimatter Blue Metallic, F26105A

WAS $37,556

2008 FORD MUSTANG SHELBY GT500 CONVERTIBLE

NOW $35,800

5.4 V8 Engine, 6 Speed Manual Transmission, Aluminum Wheels, Less Than 27,000 Miles! Power Convertible, Power Driver's Seat, Sport Bucket Leather Seats with Embossed Cobra Logo, Unique Aluminum Hood with Air Extractors, Stainless Steel X-Pipe Exhaust, Remote Keyless Entry System, Black Clearcoat, Very Nice! C24120B

WAS $36,398

2022 FORD EXPLORER LIMITED 4WD

NOW $33,740

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Only 23,000 Miles! Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist with Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Class IV Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Ford Certified! Star White Metallic, U26002

WAS $37,887

2022 FORD F-150 XLT SPORT SUPERCREW 4X4

NOW $35,910

2.7 V6 Ecoboost Engine, 10 Speed Automatic, 18 Inch Gloss Black Wheels, 46K Miles, Bedliner, Running Boards, Remote Start, Power Heated Front Seats, Power Adjust Pedals, Blind Spot Information System with Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U26000

WAS $27,710

2021 RAM 1500 BIG HORN SPORT CREW CAB 4X4

NOW $24,887

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 108K Miles, Chrome Step Bars, Navigation, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Granite Crystal Metallic, C25103A

WAS $43,451

2016 RAM 2500 LARAMIE CREW CAB 4X4 DIESEL

NOW $40,640

6.7 I6 Cummins Turbo DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, Only 69,000 Miles! Pickup Bed Cap with Storage Bins, Bedliner, Cargo Slide, Running Boards, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Power Sunroof, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Brilliant Black Crystal Pearlcoat, F26037A

EXPEDITION XLT 4X4

28,642

0 Speed Automatic, Aluminum Start, Navigation, Memory Pow- Seats, Heated Steering Wheel, P Row Seating, Panoramic Vista oss-Traffic Alert, Lane Keeping ning, Front Collision Mitigation, amera, Power Liftgate, Remote ate Black Metallic, C26059A

WAS $26,995

2023 JEEP COMPASS LIMITED 4X4

NOW $25,859

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, Only 17,000 Miles! Remote Start, Power Driver's Seat, Leatherette Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Touchscreen Display, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Hydro Blue Pearlcoat, C26019A

WAS $38,887

2023 FORD F-150 XL SUPERCREW 4X4

NOW $37,660

2.7 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 33K Miles, STX Appearance Package, Platform Running Boards, Heated Front Seats, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, U26021

WAS $41,995

2023 FORD F-150 SUPERCREW 4X4

NOW $40,995

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 31K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Brake Assist, 360 Degree Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Antimatter Blue Metallic, U26017

WAS $29,500

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The Importance of AC Maintenance for Your Home

Air conditioning systems play a vital role in maintaining comfort inside homes, especially during warmer months. These units work tirelessly to regulate indoor temperatures, remove humidity, and improve overall air quality. However, like any mechanical system, air conditioners require regular care to function efficiently. Neglecting maintenance can lead to reduced performance, higher energy costs, and even complete system failure. Understanding the significance of proper AC upkeep helps homeowners protect their investment and ensure consistent comfort.

One of the primary reasons for maintaining an air conditioning unit is to enhance energy efficiency. When filters become clogged with dust and debris, the system must work harder to circulate air. This increased workload results in higher electricity consumption. Regular cleaning or replacement of filters can restore optimal airflow, potentially reducing energy bills by a significant margin. Homeowners who prioritize this simple task often notice immediate improvements in their monthly utility expenses.

Maintenance also extends the lifespan of the AC system. Components such as coils, fans, and compressors endure constant use. Over time, dirt buildup and wear can cause premature breakdowns. Scheduling professional inspections allows technicians to identify minor issues before they escalate into major problems. Lubricating moving parts, tightening electrical connections, and checking for refrigerant leaks are essential steps that keep the unit running smoothly for years. A well-maintained system might last up to twice as long as one that receives little attention.

Indoor air quality stands as another critical benefit. Air conditioners filter out pollutants, allergens, and mold spores from the air. Dirty coils and ducts can harbor bacteria and contaminants, which then circulate throughout the living space. This poses risks particularly for individuals with respiratory conditions or allergies. Routine cleaning ensures that the system not only cools the air but also purifies it, contributing to a healthier home environment.

Preventing unexpected breakdowns ranks high among maintenance advantages. Imagine facing a sweltering heatwave with a non-functional air conditioner. Emergency repairs often come at a premium and may require parts that are not immediately available. Consistent upkeep minimizes the likelihood of such disruptions. Technicians can detect signs of impending failure, such as unusual noises or reduced cooling capacity, and address them proactively.

Furthermore, proper maintenance supports environmental sustainability. Efficient systems consume less power, which helps lower the carbon footprint linked to home cooling.

Homeowners should blend DIY efforts with professional services. Replacing filters monthly in busy periods is easy and affordable. Annual professional tune-ups handle complex tasks such as checking drainage and calibrating thermostats. A consistent schedule based on usage helps maintain peak performance.

In conclusion, investing time and resources into AC maintenance yields substantial returns in comfort, cost savings, and reliability. By keeping the system in top condition, families enjoy uninterrupted cooling and breathe easier knowing their indoor environment remains safe. Overlooking these responsibilities, conversely, invites inefficiency and potential health hazards. Prioritizing regular care transforms an ordinary appliance into a dependable guardian of home comfort.

Sarah
Spoonholtz
Membership Director,
SMR Chamber

Join us for these June events!

Now that June is here, we're keeping the scissors sharp and plenty of red ribbon in stock with a host of upcoming ribbon cuttings that you can join us for this month!

Starting off on **Monday, June 8th**, join the **Greater Bridgman CGA** & the **Regional Chamber** in welcoming **Beachside Salt and Soul** to the community from 11:00 a.m. – 12:00 p.m.

Located at 4209 Lake Street in Bridgman, Beachside Salt and Soul offers a peaceful wellness experience featuring halotherapy (dry salt therapy) and therapeutic massage. Owned by local resident and licensed massage therapist **Sarah Buist**, this unique space is designed to help you relax, restore, and breathe easier.

Tour the Himalayan Salt Room, learn about their services, and celebrate this beautiful new addition to our lakeshore community!

Next up we're heading to **New Buffalo Township** on **Tuesday, June 16**, from 10:00–11:00 a.m. at 17654 Clay Street, New Buffalo, as we unveil the transformation of the former Michigan State Police post into Veterans Park, now known as **Tribute Plaza**.

Tribute Plaza has been thoughtfully created as a space where community members can honor and reflect on the service and sacrifice of our nation's veterans. This new park stands as a lasting tribute, offering a place of respect, remembrance, and community pride for generations to come.

On **Tuesday, June 23rd** from 3:00 to 4:30 p.m. we're celebrating with **Harbor Woods Townhomes**, located at 288 Britta Ct, Benton Harbor.

Explore Benton Charter Township's newest luxury rental community, featuring spacious three-bedroom townhomes with high-end finishes, open-concept layouts, private outdoor spaces, attached garages, and modern amenities designed for comfort and convenience. Nestled in a peaceful, wooded setting just minutes from downtown St. Joseph, Whirlpool Headquarters, and Harbor Shores Golf Course, Harbor Woods Townhomes combines serene living with easy access to everything the area has to offer.

Guests are invited to take self-guided tours of both unit styles and experience firsthand the thoughtful design and premium features of these beautiful townhomes. Whether you're considering your next home or simply want to celebrate a new community in Southwest Michigan, this event is a perfect opportunity to explore Harbor Woods Townhomes and see what makes it special.

Finally, we celebrate an exciting new chapter for **PACE of Southwest Michigan** with their new Niles facility! The open house style celebration will take place on **Thursday, June 25**, from 3:00 to 6:00 p.m. at 60 E Main Street.

This expansion involved a complete renovation of the property to include an adult day center and a primary care clinic. It will be the organization's second location in Southwest Michigan, providing eligible senior citizens support services to help them remain independent in their homes. This expansion will allow the program to serve up to 150 more participants and will create more than 10 jobs.

In addition to the above ribbon cuttings, we also have our **June Business After Hours** with **New Heights CCDA at The Laundry Hub** in Benton Township on **Thursday, June 11th**, from 5:00 to 7:00 p.m. Connect with local business leaders and community members for an evening of networking, conversation, and collaboration.

Guests will have the chance to explore The Laundry Hub, a vibrant community space operated by New Heights. The Hub offers both paid and free laundry services and hosts programs and events designed to strengthen connections, provide resources, and support pathways to stability. From financial wellness coaching and sewing classes to resource fairs and community gatherings, The Laundry Hub exemplifies New Heights' mission of fostering community and opportunity.

Enjoy refreshments, networking, and an inside look at the impactful work being done right here in our community.

To learn more about your Regional Chamber, as well as other member and partner organizations by visiting our website smrchamber.com. You can also see the full list of upcoming member and Chamber events, including ones with our affiliates the Buchanan Area Chamber of Commerce, Greater Bridgman Area Chamber & Growth Alliance; and the Greater Niles Chamber.

Want to connect directly - feel free to email or call: sspoonholtz@smrchamber.com or 269-932-4040. See you around Southwest Michigan!

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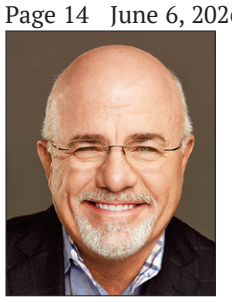

Dave ***Ramsey***

Financial Expert
The Ramsey Show

Dave Says

An Underlying Lack of Character and Respect

Dear Dave,

I just got married a week ago, and my husband and I are already having problems. While we were single, we practiced doing budgets together, and we agreed to follow your plan and get out of debt. The other day, we sat down to our first budget meeting as a married couple, and he told me he doesn't consider the balances on his two credit cards to be debt. He said he plans to keep them for emergencies, but he's still using them for everyday things. He's 33, and I'm 31. I really want this marriage to work and be happy, but I'm feeling betrayed right now. Do you have any advice?

Natalie

Dear Natalie,

What bothers me about this issue isn't some guy's stupid (and wrong) statement that carrying balances on credit cards isn't debt. It is debt. Period. What bothers me is, your husband is basically saying he doesn't care about your opinions or being truthful with you. I'm really afraid that level of disrespect and dishonesty is going to invade every part of your relationship.

There's an underlying lack of character here, along with an underlying lack of respect for his new wife. Instead of loving you, treasuring you and wanting to serve you, he's all about what he wants to do and how he wants to look at things. He's acting like he's 14 years old. And I've got a feeling you thought you were getting a man as a husband — not a selfish little boy.

I think the core issue here is that you two have a really weak relationship. I'm not saying this to hurt your feelings, Natalie, but if he's acting this way and treating you like this now, just imagine how things are going to look in a couple years.

Honestly? You shouldn't accept his lack of honesty or the disrespectful way he's treating you. I think you need to put your foot down now and declare a relationship crisis. Find a good pastor or counselor, and both of you — together — need to attend the sessions. Be open and honest about your feelings. See if you can get to the bottom of all this and fix things before they get worse.

God bless you both. I'm praying this works out well.

— Dave

**Dave Ramsey is a nine-time national bestselling author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS Mornings," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

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Josh
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Does anyone see me?

I was sulking and all I wanted was someone to notice. I don't look back with fondness on the memory because it reminds me of being self-centered. But I was hurting and it was hard to talk. I wanted a human to say something so that I knew that someone else knew. I didn't want to be alone.

Thousands of years ago, the people of Israel were not living where they do today. When they first grew into a nation, they were enslaved in Egypt. It was a brutal existence that led to a loss of freedom and even life. They were hurting. Did anyone see them? Did God notice?

The Lord said, "I have certainly seen the misery of my people in Egypt, and I have heard their cry for help because of their slave drivers. Yes, I am aware of their suffering. So I have come down to deliver them" (Exodus 3:7-8).

I have seen…I have heard…I am aware. All three of these acknowledge that God isn't blind to your misery. These three phrases in particular show full knowledge of the hurt. God saw that the Israelite people were being abused in Egypt. He saw the sweat dripping from their tired temples. He witnessed their hunger and the ache from their overworked muscles.

God also heard their cries. He could hear the weeping mothers over children lost in the drowning of a generation of male infants. He listened to the moans and grunts of those bearing the burden of slavery.

God is not so distant that he hears and sees yet fails to register what is happening. He is aware of the suffering. It registers: "My people hurt."

God's awareness moved him to action. He came to deliver his people from their suffering. God saw the pain. He heard the cries. He acted. He sent Moses to deliver the Israelites.

For the Israelites, it was a display of power in ten miraculous events to cripple the Egyptian oppression. This is the typical way we want God to show up. But the display of power didn't fix the people's fears and doubts. God's deliverance then was pointing to a greater deliverance.

He sent Jesus to deliver you. We need deliverance from something bigger than our temporary misery. We need eternal deliverance. Jesus submitted himself to the misery of your sin and God's rejection.

Now we are God's people. We are not owned or defined by the life lived here. The Lord didn't say that these were just any people. They were "my people." You belong to him. His deliverance is yours. So in everything you experience here, good or bad, nothing can keep you from being part of God's deliverance in Jesus.

God's awareness of pain moved him to action. Who in your life might be hurting and waiting for someone to notice? What is one thing you could do this week to let them know they are seen?

Prayer: *See me, Lord. Hear me when I cry to you. You redeemed me from my sin and so deliver me from my misery. I trust your loving care. Amen.*

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph

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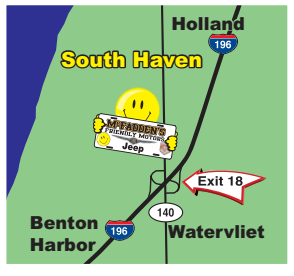

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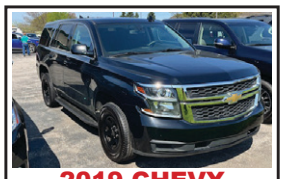

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Ask about the **$500 COLLEGE REBATE PROGRAM**[16]
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1. Based on manufacturer estimates, CY 2025 sales. **2.** New 2026 Tacoma SR5 Double Cab 4x4 Gas Model 7540. Lease based on net cap cost or $38,294. Lease end purchase option $31,375.* **3.** New 2026 Tacoma (includes hybrid & excludes TrailHunter & TRD Pro). 4.99% APR financing for 60 months with $18.87 per $1,000 borrowed.** **4.** $500 TFS Standard APR Cash on new 2026 Tacoma SR5 Models only. $1,000 TFS Standard APR Cash on new 2026 Tacoma Hybrid Models Only (Excludes Trailhunter & TRD Pro) and 2026 Tundra (Excludes TRD Pro). $1,500 TFS Standard APR Cash on new 2026 bZ & bZ Woodland. Subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify – see dealer for details. **5.** Full-Size Pickup Class. Vehicle's projected resale value is specific to the 2026 model year. For more information, visit Kelley Blue Book's KBB.com. Kelley Blue Book is a registered trademark of Kelley Blue Book Co., Inc. **6.** New 2026 Tundra CrewMax SR5 4x4 Model 8361. Lease based on net cap cost of $48,929. Lease end purchase option $36,049.* **7.** Toyota vehicles and components are built using U.S. and globally sourced parts. **8.** New 2026 Tundra (excludes TRD Pro). 2.99% APR financing for 72 months with $15.19 per $1,000 borrowed.** **9.** New 2026 Tundra (excludes TRD Pro) $1,000 Customer Cash. Customer Cash direct from Toyota Motor Sales, USA, Inc. May not be combined with APR or lease offers. **10.** New 2026 4Runner SR5 4WD Model 8664. Lease based on net cap cost of $42,057. Lease end purchase option $34,214.* **11.** New 2026 4Runner (includes hybrid & excludes TrailHunter & TRD Pro). 4.99% APR financing for 60 months with $18.87 per $1,000 borrowed OR 6.49% APR for 72 months with $16.81 per $1,000 borrowed.** **12.** New 2026 bZ XLE FWD Model 2873. Lease based on net cap cost of $29,624. Lease end purchase option $16,352. Includes $4,500 TFS Lease Subvention Cash.* **13.** New 2026 bZ, bZ Woodland and C-HR. 0% APR financing for 72 months with $13.89 per $1,000 borrowed.** **14.** Based on manufacturer's data. Source: Toyota.com. **15.** Qualified current, active-duty U. S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U. S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U. S. military personal (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. **16.** The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. *** Contract cost of $16,203/Tacoma SR5 Double Cab 4x4, $20,833/Tundra SR5 CrewMax, $18,723/4Runner SR5 4WD & $17,283/bZ XLE excludes all applicable taxes and government fees. Due at signing includes down payment of $2,011/Tacoma SR5 Double Cab 4x4, $1,881/Tundra SR5 CrewMax, $1,941/4Runner SR5 4WD & $1,981/bZ XLE; $750 acquisition fee & documentary service fee of up to $899 (documentary fees vary by state but MI, OH, KY & TN will not exceed $899). Price will vary based on accessories chosen.** NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify – Tier I *PLUS* customers ONLY. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 miles at the rate of $0.15 per mile (10K low mileage leases). A $350 Disposition Fee is due at lease termination. ** Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. **2, 3, 4, 6, 8, 9, 10, 11, 12, 13 15 & 16:** Must take retail delivery from new 2026 models in dealer stock while supply lasts between 6/2/26 and 6/30/26. Offers may vary by region. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. **Supply limited.** See participating dealer for complete details. **Individual dealer prices and document fees may vary.** VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 6/30/26.

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